# Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 1 of 56

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
EASTERN DISTRICT OF PENNSYLVANIA	_	
Case number (if known)	_ Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this is ar amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Writ	e the name that is on	Rebecca	
		government-issued are identification (for	First name	First name
	exar	nple, your driver's	Starr	
	licer	ise or passport).	Middle name	Middle name
		g your picture	Fish	
		tification to your ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		de your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer atification number	xxx-xx-8886	

Debtor 1 Rebecca Starr Fish Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINs	EINs		
5.	Where you live	1622 Margo Lane	If Debtor 2 lives at a different address:		
		West Chester, PA 19380  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Chester			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 3 of 56

Debtor 1 Rebecca Starr Fish Case number (if known) Tell the Court About Your Bankruptcy Case Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy 7. The chapter of the Bankruptcy Code you are (Form 2010)). Also, go to the top of page 1 and check the appropriate box. choosing to file under Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No. bankruptcy within the last 8 years? ☐ Yes. When Case number District When Case number District 10. Are any bankruptcy ■ No cases pending or being filed by a spouse who is ☐ Yes. not filing this case with you, or by a business partner, or by an affiliate? Debtor Relationship to you When District Case number, if known Debtor Relationship to you Case number, if known When District 11. Do you rent your Go to line 12. ■ No. residence? Has your landlord obtained an eviction judgment against you? Yes.

Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this

No. Go to line 12.

bankruptcy petition.

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 4 of 56

Case number (if known) Debtor 1 Rebecca Starr Fish Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: 14. Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes. What is the hazard? of imminent and identifiable hazard to public health or safety? Or do you own any If immediate attention is property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, Where is the property? or a building that needs

Number, Street, City, State & Zip Code

urgent repairs?

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 5 of 56

Debtor 1 Rebecca Starr Fish Case number (if known)

Part 5: Explain Your Efforts to Re

Explain Your Efforts to Receive a Briefing About Credit Counseling

### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

### Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 6 of 56

Der	Rebecca Starr Fis	sn		Case numbe	I (If known)	
Par	t 6: Answer These Quest	ions for R	eporting Purposes			
	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			
			☐ No. Go to line 16b.			
			■ Yes. Go to line 17.			
		16b.		<b>pusiness debts?</b> Business debts are debts restment or through the operation of the bus		
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you	owe that are not consumer debts or busines	ss debts	
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapte	er 7. Go to line 18.		
	Do you estimate that after any exempt property is excluded and	Yes.		Do you estimate that after any exempt prop ds will be available to distribute to unsecured		
	administrative expenses		■ No			
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes			
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-1		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000	
		200-9			*	
19.	How much do you estimate your assets to be worth?	□ \$100,	550,000 01 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion	
20.	How much do you estimate your liabilities to be?	<b>\$</b> 100,	50,000 001 - \$100,000 001 - \$500,000 001 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	□ \$500,000,001 - \$1 billion □ \$1,000,000,001 - \$10 billion □ \$10,000,000,001 - \$50 billion □ More than \$50 billion	
Par	t7: Sign Below					
For	you	I have ex	amined this petition, and I de	eclare under penalty of perjury that the inform	mation provided is true and correct.	
		If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.				
		If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).				
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		bankrupt 1519, an	understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a ankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 519, and 3571.			
		Rebecc	ecca Starr Fish a Starr Fish e of Debtor 1	Signature of Debtor	7 2	
		Executed	d on July 19, 2019 MM / DD / YYYY	Executed on MM	/ DD / YYYY	

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 7 of 56

Debtor 1 Rebecca Starr Fish Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Stepher	n M. Dunne	Dat	te	July 19, 2019
Signature of	Attorney for Debtor			MM / DD / YYYY
	. Dunne 208838			
Printed name				
<b>Dunne Lav</b>	v Offices, P.C.			
Firm name				
1515 Mark	et Street			
<b>Suite 1200</b>				
Philadelph	ia, PA 19102			
Number, Street, 0	City, State & ZIP Code			
Contact phone	215-551-7109	Email addr	ess	stephen@dunnelawoffices.com
208838 PA				
Bar number & Sta	ate			

Certificate Number: 03621-PAE-CC-033073279



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>July 8, 2019</u>, at <u>11:08</u> o'clock <u>AM EDT</u>, <u>Rebecca S Fish</u> received from <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the <u>Eastern District of Pennsylvania</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: July 8, 2019 By: /s/Nicola ButtsWimpel

Name: Nicola ButtsWimpel

Title: Credit Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

# Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 9 of 56

Fill in this infor	rmation to identify your	case:	<u> </u>	
Debtor 1	Rebecca Starr Fig	sh		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT C	OF PENNSYLVANIA	
Case number (if known)				☐ Check if this is an
				amended filing

## Official Form 106Sum

## **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets Your assets Value of what you own Schedule A/B: Property (Official Form 106A/B) 0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... 1b. Copy line 62, Total personal property, from Schedule A/B..... 34,180.98 1c. Copy line 63, Total of all property on Schedule A/B..... 34,180.98 Part 2: Summarize Your Liabilities Your liabilities Amount you owe Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 6,453.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D... Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F..... 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F...... 95,704.00 Your total liabilities Part 3: Summarize Your Income and Expenses Schedule I: Your Income (Official Form 106I) 2,187.90 Copy your combined monthly income from line 12 of Schedule I..... Schedule J: Your Expenses (Official Form 106J) 2.311.30 Copy your monthly expenses from line 22c of Schedule J..... Part 4: Answer These Questions for Administrative and Statistical Records Are you filing for bankruptcy under Chapters 7, 11, or 13? ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. What kind of debt do you have?

Official Form 106Sum

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

Debtor 1 Rebecca Starr Fish Case number (if known)

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form
	122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.

1,481.51

\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total cl	aim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	70,346.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	70,346.00

# Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 11 of 56

		Document	Page 11 of 56		
Fill in this inform	ation to identify your	ase and this filing:			
Debtor 1	Rebecca Starr Fis	h			
	First Name	Middle Name	Last Name		
Debtor 2 Spouse, if filing)	First Name	Middle Name	Last Name		
-					
Jnited States Ban	kruptcy Court for the:	EASTERN DISTRICT OF PENI	1SYLVANIA		
Case number			<u></u>		☐ Check if this is ar
					amended filing
Official For	m 106A/B				
	A/B: Prope	artv			40/45
		tems. List an asset only once. If a	n accet fits in more than on	a antagony list the asset in th	12/15
fits best. Be as co	mplete and accurate as po	ossible. If two married people are f	iling together, both are equa	ally responsible for supplying	correct information. If
ore space is neede	d, attach a separate sheet	to this form. On the top of any add	ditional pages, write your na	ame and case number (if knov	/n). Answer every questio
Part 1: Describe E	ach Residence, Building,	Land, or Other Real Estate You Ow	n or Have an Interest In		
Do you own or ha	ve any legal or equitable i	nterest in any residence, building,	land, or similar property?		
_	ro any rogan or oquitable :		iana, or ominar property.		
No. Go to Part 2	2.				
☐ Yes. Where is	the property?				
Part 2: Describe Y	our Vehicles				
□ No ■ Yes					
3.1 Make: <b>T</b>	oyota	Who has an interest in th	e property? Check one	Do not deduct secured cla the amount of any secure	
Model: C	orolla	Debtor 1 only		Creditors Who Have Clair	
	010	Debtor 2 only		Current value of the	Current value of the
Approximate				entire property?	portion you own?
Other informa	1622 Margo Lane,	At least one of the deb	ors and another		
	ster PA 19380	☐ Check if this is comm	unity property	\$2,800.00	\$2,800.00
		(see instructions)			
				Do not doduct accured all	aima ar ayamatiana Dut
	eep 	Who has an interest in th	e property? Check one	Do not deduct secured cla the amount of any secure	d claims on Schedule D:
	iberty	Debtor 1 only		Creditors Who Have Clair	ns Secured by Property.
Year: 20 Approximate	002 mileage: 1900	Debtor 2 only Debtor 1 and Debtor 2	anh.	Current value of the entire property?	Current value of the portion you own?
Other informa		At least one of the deb	•	chare property.	portion you own.
Location:	1622 Margo Lane,			****	*
West Che	ster PA 19380	Check if this is comm (see instructions)	unity property	\$300.00	\$300.00
		(see instructions)			
		'Vs and other recreational veh nal watercraft, fishing vessels, s			
Examples. Boats	,a, motors, perso	na wateroran, normly vessels, s		4000001100	
■ No					
☐ Yes					

Official Form 106A/B Schedule A/B: Property page 1

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Page 12 of 56 Document Case number (if known) Debtor 1 Rebecca Starr Fish 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$3,100.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No ■ Yes. Describe..... \$1,500.00 Household Goods and Furnishings 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ☐ No Yes. Describe..... Electronics \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... \$500.00

Clothes

## 12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

□ No

Yes. Describe.....

\$300.00 Jewelry

## 13. Non-farm animals

Examples: Dogs, cats, birds, horses

■ No

☐ Yes. Describe.....

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Page 13 of 56 Document Case number (if known) Debtor 1 Rebecca Starr Fish 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$2,800.00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition \$20.00 Cash 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... Citadel checking account ending with 6648 \$297.32 Checking 17.1. Citadel checking account ending with 9312 \$5.00 17.2. Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. .....

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Page 14 of 56 Document Case number (if known) Debtor 1 Rebecca Starr Fish 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... Anticipated 2019 Tax Refund: \$5,072/12 = 422.66 \* 7 = \$2,958.66 \$2,958.66 **Federal** 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information...... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

Official Form 106A/B Schedule A/B: Property page 4

☐ Yes. Give specific information..

■ No

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Page 15 of 56 Document Case number (if known) Debtor 1 Rebecca Starr Fish 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims Yes. Describe each claim....... Debtor has a potential claim for personal bodily injuries in connection with a motor vehicle accident that occurred on \$25,000,00 April 1, 2019 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$28,280,98 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ■ No ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$3,100.00 57. Part 3: Total personal and household items, line 15 \$2,800.00 58. Part 4: Total financial assets, line 36 \$28,280.98 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 61. Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$34,180.98 Copy personal property total \$34,180.98

Official Form 106A/B Schedule A/B: Property page 5

Total of all property on Schedule A/B. Add line 55 + line 62

\$34,180.98

# Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Mair Document Page 16 of 56

Fill in this infor	mation to identify your	case:		
Debtor 1	Rebecca Starr Fis			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	EASTERN DISTRICT C	PENNSYLVANIA	
Case number				
(if known)				☐ Check if this is an
				amended filing
(II KHOWH)				_

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

1.	Which set of exemption	ons are you claiming	? Check one only.	even if your s	pouse is filing with	vou.

- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
2010 Toyota Corolla 117000 miles Location: 1622 Margo Lane, West	\$2,800.00		\$0.00	11 U.S.C. § 522(d)(2)	
Chester PA 19380 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit		
2002 Jeep Liberty 190000 miles Location: 1622 Margo Lane, West	\$300.00		\$300.00	11 U.S.C. § 522(d)(2)	
Chester PA 19380 Line from Schedule A/B: 3.2			100% of fair market value, up to any applicable statutory limit		
Household Goods and Furnishings Line from Schedule A/B: 6.1	\$1,500.00		\$1,500.00	11 U.S.C. § 522(d)(3)	
Line Horri Schedule Av.B. 4.1			100% of fair market value, up to any applicable statutory limit		
Electronics Line from Schedule A/B: 7.1	\$500.00		\$500.00	11 U.S.C. § 522(d)(3)	
Line Irom Schedule A/B. 1.1			100% of fair market value, up to any applicable statutory limit		
Clothes Line from Schedule A/B: 11.1	\$500.00		\$500.00	11 U.S.C. § 522(d)(3)	
Line from Scriedule A/B: 11.1			100% of fair market value, up to any applicable statutory limit		

De	Rebecca Starr Fish			Case number (if known)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own  Copy the value from Schedule A/B		ount of the exemption you claim eck only one box for each exemption.	Specific laws that allow exemption
	Jewelry Line from Schedule A/B: 12.1	\$300.00		\$300.00  100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(4)
	Cash Line from Schedule A/B: 16.1	\$20.00		\$20.00  100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
	Checking: Citadel checking account ending with 6648 Line from Schedule A/B: 17.1	\$297.32		\$297.32 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
	Checking: Citadel checking account ending with 9312 Line from Schedule A/B: 17.2	\$5.00		\$5.00  100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
	Federal: Anticipated 2019 Tax Refund: \$5,072/12 = 422.66 * 7 = \$2,958.66 Line from Schedule A/B: 28.1	\$2,958.66		\$2,958.66  100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
	Debtor has a potential claim for personal bodily injuries in connection with a motor vehicle accident that occurred on April 1, 2019  Line from Schedule A/B: 34.1	\$25,000.00		\$25,000.00  100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(11)(D)
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/22 and every  No  Yes. Did you acquire the property covered  No  Yes	3 years after that for ca	ases f	·	

		Document	Page 18	01 50		
Fill in this infor	mation to identify yo	ur case:				
Debtor 1	Rebecca Starr I	ish				
	First Name	Middle Name	Last Name		-	
Debtor 2	First Name	Middle News	Last Name		-	
(Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	ankruptcy Court for the	: EASTERN DISTRICT OF P	ENNSYLVANIA		_	
Coco number						
Case number _					☐ Check	if this is an
						led filing
						3
Official Form	m 106D					
Schedule	D: Creditors	Who Have Claim	s Secure	d by Propert	V	12/15
		f two married people are filing toge		<u> </u>	<u>-                                    </u>	n. If more space is
needed, copy the A		, number the entries, and attach it				
known).	have eleime cooured by	LVOUE proporty?				
	s have claims secured by		Obrania de la Artara No	(	to some of the force	
_		this form to the court with your o	ther schedules. Y	ou have nothing else	to report on this form.	
Yes. Fill i	n all of the information	below.				
Part 1: List A	All Secured Claims					
		nore than one secured claim, list the			Column B	Column C
		particular claim, list the other creditors ler according to the creditor's name.	in Part 2. As much	Amount of claim  Do not deduct the	Value of collateral that supports this	Unsecured portion
	·	or according to the Greater Chame.		value of collateral.	claim	If any
1211	FINANCIAL	Describe the property that secur	ne the claim:	\$6,453.00	\$2,800.00	\$3,653.00
Creditor's Nam		Describe the property that secure		Ψ0,400.00	ΨΣ,000.00	Ψο,οσο.σο
	ANKRUPTCY	2010 Toyota Corolla 1170 Location: 1622 Margo La				
DEPT		Chester PA 19380	110, 11001			
PO BOX		As of the date you file, the claim	is: Check all that			
	RAPIDS, IA	apply.  Contingent				
52409	et, City, State & Zip Code	☐ Unliquidated				
Number, Stree	it, Oity, State & Zip Gode	☐ Disputed				
Who owes the d	ebt? Check one.	Nature of lien. Check all that app	ly.			
■ Debtor 1 only		☐ An agreement you made (such	as mortgage or secu	ured		
Debtor 2 only		car loan)				
Debtor 1 and D	ebtor 2 only	☐ Statutory lien (such as tax lien,	mechanic's lien)			
☐ At least one of	the debtors and another	☐ Judgment lien from a lawsuit				
☐ Check if this c		Other (including a right to offset	Purchase I	Money Security		
community de	ebt					
	Opened					
	07/15 Last					
Data dalata ina	Active	Look Adioite of account m	ımber 0001			
Date debt was inc	eurred 6/27/19	Last 4 digits of account nu				
Add the dellar w	value of your entries in C	olumn A on this page. Write that nu	ımbar bara:	\$6,45	52.00	
	=	the dollar value totals from all page				
Write that numb	per here:			\$6,45	53.00	
Part 2: List Ot	thers to Be Notified fo	or a Debt That You Already Lis	ted			
		e notified about your bankruptcy fo		ready listed in Part 1 F	or example if a collection	n agency is trying
to collect from yo	u for a debt you owe to s	omeone else, list the creditor in Pa	irt 1, and then list t	he collection agency he	ere. Similarly, if you have	more than one
creditor for any of do not fill out or s		d in Part 1, list the additional credite	ors here. If you do	not have additional per	sons to be notified for an	y debts in Part 1,
	uno pago					
	nber, Street, City, State & 2		On whic	ch line in Part 1 did you e	nter the creditor? 2.1	
TOYOTA FINANCIAL SERVICES						
PO BOX			Last 4 d	ligits of account number		
CEDAR	RAPIDS, IA 52409					

			[	Document	Page 19	of 56			
Fill i	n this inforn	nation to identify your	case:						
Debte	or 1	Rebecca Starr Fis	sh						
		First Name	Middle N	ame	Last Name			_	
Debte (Spous	or 2 se if, filing)	First Name	Middle N	ame	Last Name			_	
Unite	d States Bar	nkruptcy Court for the:	EASTERN I	DISTRICT OF PEN	NNSYLVANIA				
Case (if know	number			_					Check if this is an amended filing
		<u>n 106E/F</u> /F: Creditors W	/ho Have	Unsecured	Claims				12/15
any ex Sched D: Cre the Co	ecutory contr ule G: Execut ditors Who Ha ntinuation Pa er (if known).	ave Claims Secured by Proge to this page. If you hav	that could resul red Leases (Off operty. If more e no informatio	t in a claim. Also lis ficial Form 106G). Do space is needed, co n to report in a Part	st executory co o not include a ppy the Part you	ntracts on So ny creditors v ı need, fill it c	chedule A/ with partia out, numbe	B: Property (Officia Ily secured claims er the entries in the	al Form 106A/B) and on that are listed in Schedule
Part		l of Your PRIORITY Un							
_		rs have priority unsecured	l claims agains	t you?					
_	No. Go to Pa	art 2.							
	Yes.								
Part	2: List Al	l of Your NONPRIORIT	Y Unsecured	Claims					
		rs have nonpriority unsec							
_	_	re nothing to report in this pa	_	•	vour other scher	- Tulos			
	Yes.	e nothing to report in this pa	art. Submit tins i	onn to the court with	your other sched	iules.			
cl	laim, list the cr	nonpriority unsecured cla editor separately for each cl particular claim, list the othe	aim. For each cl	aim listed, identify wh	nat type of claim	it is. Do not lis	st claims al	ready included in Pa	
4.1	AES/PN	C BANK		Last 4 digits of acc	ount number	0001			\$25,000.00
	ATTN: E	-		When was the debt	incurred?	Opened 7/02/18	9/06/11	Last Active	
		BURG, PA 17105 reet City State Zip Code		As of the date you	file. the claim is	s: Check all th	at apply		
		red the debt? Check one.		☐ Contingent	,				
	Debtor	1 only		☐ Unliquidated					
	☐ Debtor	2 only		☐ Disputed					
	☐ Debtor	1 and Debtor 2 only		Type of NONPRIOR	RITY unsecured	l claim:			
	☐ At least	one of the debtors and ano	ther	Student loans					
		if this claim is for a comn nsubject to offset?	nunity debt	Obligations arisin report as priority clair		ration agreem	ent or divo	rce that you did not	
	■ No			☐ Debts to pension	or profit-sharing	g plans, and o	ther simila	debts	
	☐ Yes			☐ Other. Specify					
				-	Educationa				

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 20 of 56

Debto	Rebecca Starr Fish	Case number (if known)	
4.2	CHASE CARD SERVICES	Last 4 digits of account number 2532	\$3,063.00
	Nonpriority Creditor's Name ATTN: BANKRUPTCY PO BOX 15298 WILMINGTON, DE 19850	Opened 12/16 La When was the debt incurred?  9/17/18	st Active
	Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	Debtor 1 only	☐ Contingent ☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce report as priority claims	e that you did not
	■ No	☐ Debts to pension or profit-sharing plans, and other similar of	debts
	Yes	Other. Specify Credit Card	
4.3	Chester County Hospital	Last 4 digits of account number	\$1,340.00
	Nonpriority Creditor's Name 701 East Marshall Street West Chester, PA 19380	When was the debt incurred?	
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce report as priority claims	e that you did not
	No	Debts to pension or profit-sharing plans, and other similar of	debts
	Yes	Other. Specify Unsecured	
4.4	CHOP-Hospital Billing	Last 4 digits of account number	\$200.00
	Nonpriority Creditor's Name LOCK BOX 7802 PO BOX 8500	When was the debt incurred?	
	Philadelphia, PA 19178		
	Number Street City State Zip Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce report as priority claims	e that you did not
	■ No	☐ Debts to pension or profit-sharing plans, and other similar of	debts
	☐ Yes	■ Other. Specify Unsecured	

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 21 of 56

ebto	Rebecca Starr Fish		Case number (if known)	
5	DISCOVER FINANCIAL  Nonpriority Creditor's Name	Last 4 digits of account number	8807	\$7,197.00
	ATTN: BANKRUPTCY DEPARTMENT PO BOX 15316 WILMINGTON, DE 19850	When was the debt incurred?	Opened 06/16 Last Active 8/26/18	
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify Credit Card	<u> </u>	
	Paypal Credit	Last 4 digits of account number		\$3,000.00
	Nonpriority Creditor's Name PO BOX 105658 Atlanta, GA 30348	When was the debt incurred?		
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	_ `		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	l claim:	
	☐ At least one of the debtors and another	☐ Student loans	. Glann.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	■ Other. Specify Unsecured		
1	SYNCHRONY BANK/OLD NAVY	Last 4 digits of account number	6774	\$10,558.00
_	Nonpriority Creditor's Name ATTN: BANKRUPTCY DEPT PO BOX 965060	When was the debt incurred?	Opened 05/14 Last Active 8/25/18	
	ORLANDO, FL 32896  Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.		,	
	■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	l oloim.	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	з станті:	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify Credit Card	• •	
		- Other, Specify		

Debioi	Repecca Stall Fish		Case number (ii kilowii)	
4.8	U.S. DEPARTMENT OF EDUCATION	Last 4 digits of account number	9877	\$8,787.00
	Nonpriority Creditor's Name ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL, MN 55116	When was the debt incurred?	Opened 10/11 Last Active 6/09/19	
	Number Street City State Zip Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	 al	
40	LLC DEPARTMENT OF EDUCATION			\$7.042.00
4.9	U.S. DEPARTMENT OF EDUCATION Nonpriority Creditor's Name ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL, MN 55116	Last 4 digits of account number  When was the debt incurred?	9866 Opened 01/14 Last Active 6/09/19	\$7,013.00
	Number Street City State Zip Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	al	
4.10	U.S. DEPARTMENT OF EDUCATION  Nonpriority Creditor's Name	Last 4 digits of account number	9727	\$5,841.00
	ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL, MN 55116	When was the debt incurred?	Opened 08/14 Last Active 6/09/19	
	Number Street City State Zip Code	As of the date you file, the claim is	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	☐ Other. Specify		
		Educationa	al	

Debtor	1 Rebecca Starr Fish		Case number (if known)	
4.11	U.S. DEPARTMENT OF EDUCATION  Nonpriority Creditor's Name	Last 4 digits of account number	9843	\$5,816.00
	ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL, MN 55116	When was the debt incurred?	Opened 10/15 Last Active 6/09/19	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	☐ Other. Specify		
		Education	al	
4.12	U.S. DEPARTMENT OF EDUCATION  Nonpriority Creditor's Name	Last 4 digits of account number	9834	\$4,789.00
	ECMC/BANKRUPTCY PO BOX 16408	When was the debt incurred?	Opened 08/12 Last Active 6/09/19	
	SAINT PAUL, MN 55116  Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐Yes	Other. Specify		
		Education	al	
4.13	U.S. DEPARTMENT OF EDUCATION  Nonpriority Creditor's Name	Last 4 digits of account number	9853	\$3,662.00
	ECMC/BANKRUPTCY PO BOX 16408	When was the debt incurred?	Opened 10/11 Last Active 6/09/19	
	SAINT PAUL, MN 55116  Number Street City State Zip Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	_	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	Student loans		
	Check if this claim is for a community debt		aration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims  Debts to pension or profit-sharir	ng plans, and other similar debts	
	■ No	<u> </u>	ig pians, and other similal debts	
	Yes	Other. Specify	al	
		Education	aı	

Debioi	Repecca Staff Fish		Case number (ii kilowii)	
4.14	U.S. DEPARTMENT OF EDUCATION	Last 4 digits of account number	9886	\$2,949.00
	Nonpriority Creditor's Name ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL, MN 55116	When was the debt incurred?	Opened 01/14 Last Active 6/09/19	
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	al	
4.15	U.S. DEPARTMENT OF EDUCATION	Last 4 digits of account number	9870	\$2,790.00
	Nonpriority Creditor's Name ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL. MN 55116	When was the debt incurred?	Opened 08/12 Last Active 6/09/19	<b>V</b> 2,: 00:00
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	$\square$ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin		
	☐ Yes	Other. Specify		
		Educationa	al	
4.16	U.S. DEPARTMENT OF EDUCATION	Last 4 digits of account number	9859	\$2,333.00
	Nonpriority Creditor's Name ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL, MN 55116	When was the debt incurred?	Opened 08/14 Last Active 6/09/19	
	Number Street City State Zip Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured		
	$\square$ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	☐ Other. Specify		
		Educationa	al	

Debtor 1	Rebecca Starr Fish		Case number (if known)	
	U.S. DEPARTMENT OF EDUCATION Nonpriority Creditor's Name	Last 4 digits of account number	9849	\$1,366.00
	ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL. MN 55116	When was the debt incurred?	Opened 10/15 Last Active 6/09/19	
_	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
,	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:	
	At least one of the debtors and another	Student loans		
	$\square$ Check if this claim is for a community deb is the claim subject to offset?	d Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-shari	ng plans, and other similar debts	
	☐ Yes	☐ Other. Specify		
		Education	nal	•
	USDOE/GLELSI Nonpriority Creditor's Name	Last 4 digits of account number	8581	\$0.00
	ATTN: BANKRUPTCY PO BOX 7860 MADISON, WI 53707	When was the debt incurred?	Opened 10/03/11 Last Active 2/05/18	
	Number Street City State Zip Code	As of the date you file, the claim	is: Check all that apply	
,	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	ed claim:	
	At least one of the debtors and another	Student loans		
	$\square$ Check if this claim is for a community debis the claim subject to offset?	t ☐ Obligations arising out of a sep report as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-shari	ng plans, and other similar debts	
	☐ Yes	☐ Other. Specify		
		Education	nal	•
Part 3:	List Others to Be Notified About a Del	bt That You Already Listed		
trying t more th any del	s page only if you have others to be notified ab o collect from you for a debt you owe to some nan one creditor for any of the debts that you li ots in Parts 1 or 2, do not fill out or submit this	one else, list the original creditor in Pisted in Parts 1 or 2, list the additional page.	arts 1 or 2, then list the collection agency her creditors here. If you do not have additional	e. Similarly, if you have
		On which entry in Part 1 or Part 2 did you Line <b>4.1</b> of (Check one):	u list the original creditor? $\square$ Part 1: Creditors with Priority Unsecured Clair	ms
POB 6	1047	<del></del>	Part 2: Creditors with Nonpriority Unsecured 0	
HARRI	SBURG, PA 17106	Last 4 digits of account number		
CHASE			☐ Part 1: Creditors with Priority Unsecured Clair	
	NGTON, DE 19850	l l	Part 2: Creditors with Nonpriority Unsecured (	Claims
		Last 4 digits of account number		
Childre 34th &			u list the original creditor?  Part 1: Creditors with Priority Unsecured Clair  Part 2: Creditors with Nonpriority Unsecured (	
		Last 4 digits of account number		
DISCO			Part 1: Creditors with Priority Unsecured Clair	
	NGTON, DE 19850	Last 4 digits of account number	Part 2: Creditors with Nonpriority Unsecured (	Jiaiins

Debtor 1 Rebecca Starr Fish		Case number (if known)
Name and Address PayPal Credit PO BOX 5018 Lutherville Timonium, MD 21094	On which entry in Part 1 or Part 2 did you Line 4.6 of (Check one):  Last 4 digits of account number	rou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address PayPal Credit PO BOX 71202 Charlotte, NC 28272	On which entry in Part 1 or Part 2 did you Line 4.6 of (Check one):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address PayPal Credit PO BOX 5138 Lutherville Timonium, MD 21094	On which entry in Part 1 or Part 2 did you Line 4.6 of (Check one):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims □ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address PayPal Credit PO BOX 5138 Lutherville Timonium, MD 21094	On which entry in Part 1 or Part 2 did you Line 4.6 of (Check one):  Last 4 digits of account number	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims  ■ Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address PayPal Credit SVCS/GECRB PO BOX 960080 Orlando, FL 32896-0080	On which entry in Part 1 or Part 2 did you Line 4.6 of (Check one):  Last 4 digits of account number	ou list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address PayPayl Credit SVCS/SYNCB PO BOX 960080 Orlando, FL 32896	On which entry in Part 1 or Part 2 did you Line 4.6 of (Check one):  Last 4 digits of account number	ou list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address Scott J. Best C/O Weltman, Weinberg & Reis 170 S. Independence Mall West Suite 874 Philadelphia, PA 19106	On which entry in Part 1 or Part 2 did you Line 4.5 of (Check one):	ou list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address SYNCHRONY BANK/OLD NAVY PO BOX 965005 ORLANDO, FL 32896	Last 4 digits of account number  On which entry in Part 1 or Part 2 did you Line 4.7 of (Check one):  Last 4 digits of account number	rou list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address U.S. DEPARTMENT OF EDUCATION PO BOX 4222 IOWA CITY, IA 52244	On which entry in Part 1 or Part 2 did you Line 4.8 of (Check one):  Last 4 digits of account number	ou list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address U.S. DEPARTMENT OF EDUCATION PO BOX 4222 IOWA CITY, IA 52244	On which entry in Part 1 or Part 2 did you Line 4.9 of (Check one):  Last 4 digits of account number	ou list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address U.S. DEPARTMENT OF EDUCATION PO BOX 4222 IOWA CITY, IA 52244	On which entry in Part 1 or Part 2 did you Line 4.10 of (Check one):  Last 4 digits of account number	ou list the original creditor?  Part 1: Creditors with Priority Unsecured Claims  Part 2: Creditors with Nonpriority Unsecured Claims
Name and Address U.S. DEPARTMENT OF EDUCATION	On which entry in Part 1 or Part 2 did you Line <b>4.11</b> of ( <i>Check one</i> ):	ou list the original creditor?  □ Part 1: Creditors with Priority Unsecured Claims

Official Form 106 E/F

Debtor 1 Rebecca Starr Fish		Case number (if known)
PO BOX 4222 IOWA CITY, IA 52244	Lock 4 digits of account guestion	■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address U.S. DEPARTMENT OF EDUCATION	On which entry in Part 1 or Part 2 di Line <b>4.12</b> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims
PO BOX 4222 IOWA CITY, IA 52244		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address U.S. DEPARTMENT OF EDUCATION	On which entry in Part 1 or Part 2 di Line <u><b>4.13</b></u> of ( <i>Check one</i> ):	id you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims
PO BOX 4222 IOWA CITY, IA 52244		■ Part 2: Creditors with Nonpriority Unsecured Claims
10WA 011 1, IA 32244	Last 4 digits of account number	
Name and Address U.S. DEPARTMENT OF EDUCATION	On which entry in Part 1 or Part 2 di Line 4.14 of (Check one):	id you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims
PO BOX 4222		■ Part 2: Creditors with Nonpriority Unsecured Claims
IOWA CITY, IA 52244	Last 4 digits of account number	
Name and Address U.S. DEPARTMENT OF EDUCATION	On which entry in Part 1 or Part 2 di Line 4.15 of (Check one):	id you list the original creditor?  ☐ Part 1: Creditors with Priority Unsecured Claims
PO BOX 4222		■ Part 2: Creditors with Nonpriority Unsecured Claims
IOWA CITY, IA 52244	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 di	id you list the original creditor?
U.S. DEPARTMENT OF EDUCATION	Line <b>4.16</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims
PO BOX 4222 IOWA CITY, IA 52244		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 di	
U.S. DEPARTMENT OF EDUCATION PO BOX 4222	Line <b>4.17</b> of ( <i>Check one</i> ):	☐ Part 1: Creditors with Priority Unsecured Claims
IOWA CITY, IA 52244		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	
Name and Address	On which entry in Part 1 or Part 2 di	•
USDOE/GLELSI 2401 INTERNATIONAL LANE	Line <b>4.18</b> of ( <i>Check one</i> ):	Part 1: Creditors with Priority Unsecured Claims
MADISON, WI 53704		■ Part 2: Creditors with Nonpriority Unsecured Claims
	Last 4 digits of account number	

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims from Part 1	6b. 6c. 6d.	Taxes and certain other debts you owe the government Claims for death or personal injury while you were intoxicated Other. Add all other priority unsecured claims. Write that amount here.	6b. 6c. 6d.	\$ \$ \$	0.00 0.00 0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
	6f.	Student loans	6f.	\$	Total Claim 70,346.00
Total claims from Part 2	6g. 6h.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	6g. 6h.	\$ 	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	25,358.00

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 28 of 56

Debtor 1 Rebecca Starr Fish Case number (if known)

6j. Total Nonpriority. Add lines 6f through 6i.

6j. \$ **95,704.00** 

Official Form 106 E/F

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 29 of 56

Fill in this info	rmation to identify your	case:			
Debtor 1					
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States B	ankruptcy Court for the:	EASTERN DISTRICT C	PENNSYLVANIA		
Case number					
(if known)				☐ Check if amende	this is an d filing

## Official Form 106G

## **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the r, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
2.0	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			
	City		State	ZIP Code	
2.5					
	Name				_
	Number	Street			_
	City		State	ZIP Code	_

		Docume	ili raye 30 0	1 30	
Fill in this	s information to identify you	r case:			
Debtor 1	Rebecca Starr F	ish			
20010	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	EASTERN DISTRICT (	OF PENNSYLVANIA		
Case num	her				
(if known)					☐ Check if this is an
					amended filing
O((; -; -	I = 400I I				
	I Form 106H				
Sched	dule H: Your Cod	debtors			12/15
■ No □ Yes  2. With Arizon	S	ou lived in a community p a, Nevada, New Mexico, Po	property state or territo uerto Rico, Texas, Wash	r <b>y?</b> (Community proper	rty states and territories include )
in line Form fill ou	e 2 again as a codebtor only 106D), Schedule E/F (Official of Column 2. Column 1: Your codebtor	rif that person is a guara al Form 106E/F), or Sched	ntor or cosigner. Make	sure you have listed 06G). Use Schedule D Column 2: The cr	ng with you. List the person shown the creditor on Schedule D (Official , Schedule E/F, or Schedule G to editor to whom you owe the debt
	Name, Number, Street, City, State and	ZIP Code		Check all schedul	es that apply:
3.1				☐ Schedule D, lir	ne
	Name			□ Schedule E/F,	line
				☐ Schedule G, lir	ne
-	Number Street			_	
	City	State	ZIP Code		
3.2				Schedule D, lir	
	Name			☐ Schedule E/F,	
				☐ Schedule G, lir	ne
-	Number Street			_	
	City	State	ZIP Code		

	in this information to identify your								
Del	btor 1 Rebecca S	tarr Fish							
	btor 2								
Uni	ited States Bankruptcy Court for th	e: EASTERN DISTRICT	OF PENNSYLVAN	NA	_				
	se number 						ed filing ent sho	wing postpetition e following date:	
0	fficial Form 106I					MM / DD/ Y	YYYY		
S	chedule I: Your Ind	come							12/15
atta	tt 1: Describe Employment  Fill in your employment	. On the top of any additi				d case number (if	known	n). Answer every	
	information.		☐ Employed	-			Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	■ Not employed	I		■ Empl	mploye		
	Include part-time, seasonal, or	Occupation				Person	al Trai	iner	
	self-employed work.	Employer's name				KLD Ve	entures	S	
	Occupation may include student or homemaker, if it applies.	Employer's address				635 Bu Narvon			
		How long employed t	here?				2 mont	hs	
Pai	rt 2: Give Details About Mo	onthly Income							
	imate monthly income as of the use unless you are separated.	date you file this form. If	you have nothing to	o report fo	r any	line, write \$0 in the	e space	. Include your no	on-filing
	ou or your non-filing spouse have r e space, attach a separate sheet t		ombine the informa	tion for all	emp	oyers for that pers	on on th	ne lines below. If	you need
						For Debtor 1		Debtor 2 or -filing spouse	
2.	List monthly gross wages, sal deductions). If not paid monthly			2.	\$	0.00	\$	2,750.00	
3.	Estimate and list monthly ove	rtime pay.		3.	+\$	0.00	+\$	0.00	
4.	Calculate gross Income. Add	line 2 + line 3.		4.	\$	0.00	\$	2,750.00	

Official Form 106l Schedule I: Your Income page 1

Debto	r 1	Rebecca Starr Fish	-	Case r	number (if known)				
				For	Debtor 1	nc	or Debtor 2 on-filing sp	pouse	
	Сор	y line 4 here	4.	\$	0.00	\$_	2,7	750.00	_
5.	List	all payroll deductions:							
	5a. 5b. 5c. 5d. 5e. 5f. 5g.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues	5a. 5b. 5c. 5d. 5e. 5f. 5g.	\$	0.00 0.00 0.00 0.00 0.00 0.00	\$	5	0.00 0.00 0.00 0.00 0.00 0.00 0.00	- - - -
	5h.	Other deductions. Specify:	_ 5h.+	\$	0.00	+ \$_		0.00	-
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	0.00	\$_	5	562.10	_
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	0.00	\$_	2,1	187.90	_
	8a. 8b. 8c. 8d. 8e. 8f.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.  Interest and dividends  Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.  Unemployment compensation  Social Security  Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.  Specify:  Pension or retirement income  Other monthly income. Specify:	8c. 8d. 8e. e 8f. 8g. 8h.+	<u> </u>	0.00 0.00 0.00 0.00 0.00 0.00	_		0.00 0.00 0.00 0.00 0.00 0.00	- - - - -
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$_		0.0	<u>U</u>
		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$		0.00 + \$_	2	,187.90	= \$ _	2,187.90
	Incluothe Othe Do r	e all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your refriends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	depen	•	•	•		_	0.00
		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes					t 12.	\$Combin	
13.	_ ′	you expect an increase or decrease within the year after you file this form	?				I	monthl	ly income
		No. Yes. Explain:							

Official Form 106l Schedule I: Your Income page 2

Fill [	in this informa	ation to identify yo	our case:								
Debt	tor 1	Rebecca Sta	rr Fish			Check if this is:					
Debt	tor 2							n amended filing	ving postpetition chapter		
	ouse, if filing)								the following date:		
Linit	ad Statos Bankr	runtov Court for the	EASTE	RN DISTRICT OF PENNS	:VI \/ANIIA		- NA	M / DD / YYYY			
Office	ed Glales Dariki	upicy Court for the.	LASTE	IN DISTRICT OF TENING	OT EVAINIA		IVI	WI/ DD/ TTTT			
	e numbe <b>r</b> nown)										
Of	fficial Fo	rm 106J									
		J: Your I	Expen	ises					12/1:		
Be a	as complete ormation. If m	and accurate as	possible. eded, atta	If two married people a ch another sheet to this							
Part 1.	t 1: Desci	ribe Your House	hold								
1.	■ No. Go to		in a senar	ate household?							
	□ res. <b>Do</b> c		iii a sepai	ate nousenoia:							
	ΠY	es. Debtor 2 mus	st file Offici	al Form 106J-2, Expense	s for Separate House	ehold of D	Debto	or 2.			
2.	Do you hav	e dependents?	□ No								
	Do not list D and Debtor 2		■ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor			Dependent's age	Does dependent live with you?		
	Do not state	the							□ No		
	dependents	names.			Daughter			11 months	Yes		
									□ No		
									☐ Yes ☐ No		
									☐ Yes		
									□ No		
									☐ Yes		
3.	expenses o	oenses include f people other th d your depender	han $_{f \Box}$	No Yes							
Esti exp	imate your ex		our bankrı	y Expenses uptcy filing date unless y y is filed. If this is a supp							
the		h assistance and		government assistance i cluded it on <i>Schedule I:</i> `				Your expe	enses		
4.		or home owners		ses for your residence. I	nclude first mortgage	e 4.	\$		600.00		
	If not include	ded in line 4:									
	4a. Real e	estate taxes				4a.	\$		0.00		
		erty, homeowner's	s, or renter	's insurance		4b.	- : -		0.00		
	4c. Home	maintenance, re	pair, and ι	ıpkeep expenses		4c.	\$		0.00		
_		owner's associat		dominium dues		4d.	\$		0.00		
<b>^</b>	Additional	TIOTED ADVISOR	INTE TAT VA	HILL LOCINODES CHOP OF PO	ma aguity lagne	h	~		71 / 11/1		

ebtor 1	Rebecca Starr Fish	Case num	ber (if known)	
Utiliti	es:			
	Electricity, heat, natural gas	6a.	\$	0.00
	Water, sewer, garbage collection	6b.		0.00
	Telephone, cell phone, Internet, satellite, and cable services	6c.		200.00
	Other. Specify:	6d.	· -	0.00
	and housekeeping supplies	7.	·	
			· -	500.00
	care and children's education costs	8.		0.00
	ing, laundry, and dry cleaning	9.	·	145.00
	onal care products and services	10.	· <u> </u>	75.00
	cal and dental expenses	11.	\$	50.00
	portation. Include gas, maintenance, bus or train fare.	12.	œ	187.00
	t include car payments.		·	
	tainment, clubs, recreation, newspapers, magazines, and books	13.		125.00
	table contributions and religious donations	14.	\$	0.00
5. <b>Insur</b>				
	t include insurance deducted from your pay or included in lines 4 or 20.		_	
	Life insurance	15a.		0.00
	Health insurance	15b.	· ·	0.00
15c.	Vehicle insurance	15c.	\$	172.57
15d.	Other insurance. Specify:	15d.	\$	0.00
. Taxes	5. Do not include taxes deducted from your pay or included in lines 4 or 20.			
Speci	fy:	16.	\$	0.00
'. Instal	Iment or lease payments:			
17a.	Car payments for Vehicle 1	17a.	\$	256.73
17b.	Car payments for Vehicle 2	17b.	\$	0.00
	Other. Specify:	17c.	\$	0.00
	Other. Specify:	17d.	\$	0.00
	payments of alimony, maintenance, and support that you did not report as		*	
	cted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	payments you make to support others who do not live with you.		\$	0.00
Speci	fy:	19.		
). Other	real property expenses not included in lines 4 or 5 of this form or on School	edule I: Y	our Income.	
20a.	Mortgages on other property	20a.	\$	0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
	Maintenance, repair, and upkeep expenses	20d.		0.00
	Homeowner's association or condominium dues	20e.	· <del></del>	0.00
	: Specify:		+\$	0.00
l. Other	. Specily.		+φ	0.00
2. Calcu	late your monthly expenses			
	Add lines 4 through 21.		\$	2,311.30
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	_,
			l .	2 244 20
22C. F	Add line 22a and 22b. The result is your monthly expenses.		\$	2,311.30
. Calcu	late your monthly net income.			
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	\$	2,187.90
	Copy your monthly expenses from line 22c above.	23b.		2,311.30
_55.		_00.		2,511.50
23c.	Subtract your monthly expenses from your monthly income.			
_00.	The result is your <i>monthly net income</i> .	23c.	\$	-123.40
4. <b>Do yo</b>	ou expect an increase or decrease in your expenses within the year after yo	ou file this	s form?	
	ample, do you expect to finish paying for your car loan within the year or do you expect your n	nortgage pa	ayment to increase o	or decrease because of a
modific	cation to the terms of your mortgage?			
■ No	<b>.</b>			

Fill in this inform	mation to identify your	case:			
Debtor 1	Rebecca Starr Fis	sh			
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	nkruptcy Court for the:	EASTERN DISTRICT OF	PENNSYLVANIA		
Case number					☐ Check if this is an amended filing
Official Form		n Individual I	Debtor's Sch	edules	12/15
If two married pe	eople are filing togethe	r, both are equally respon	sible for supplying corre	ect information.	
·					
obtaining money	or property by fraud in	n connection with a bankr			ement, concealing property, or 00, or imprisonment for up to 20
years, or both. 18	8 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Sigr	n Below				
Did you pay	v or agree to pay some	one who is NOT an attorn	ev to help you fill out bar	nkruptcy forms?	
	,		, , ,	.,,	
■ No					
☐ Yes. N	lame of person				kruptcy Petition Preparer's Notice, , and Signature (Official Form 119)
	Ity of perjury, I declare true and correct.	that I have read the sumn	nary and schedules filed	with this declaration	on and
X /s/ Rah	ecca Starr Fish		Х		
Rebeco	ca Starr Fish re of Debtor 1		Signature of De	ebtor 2	
Date .I	luly 19, 2019		Date		

Fill	in this inform	nation to identify you	r casa:			
Deb	tor 1	Rebecca Starr F First Name	Middle Name	Last Name		
	tor 2	- I	Maria N			
(Spot	use if, filing)	First Name	Middle Name	Last Name		
Unit	ed States Bai	nkruptcy Court for the:	EASTERN DISTRICT OF	PENNSYLVANIA		
Cas (if kno	e number				_	heck if this is an mended filing
Sta Be a	s complete a	of Financial A		are filing together, both are	equally responsible for sup	
		n). Answer every ques		this form. On the top of an	y additional pages, write yo	ur name and case
Part			rital Status and Where You	Lived Before		
1.	What is your	current marital statu	ıs?			
	<ul><li>■ Married</li><li>□ Not mar</li></ul>	ried				
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you l	ived in the last 3 years. Do n	ot include where you live nov	v.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
					nity property state or territor ico, Texas, Washington and V	
	■ No □ Yes. Ma	ke sure you fill out <i>Scl</i>	hedule H: Your Codebtors (O	fficial Form 106H).		
Part	2 Explai	n the Sources of You	r Income			
	Fill in the total	I amount of income yo	nployment or from operating ureceived from all jobs and a have income that you receive	all businesses, including part		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$6,562.28	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Debtor 1 Rebecca Starr Fish					•	e number (if known)	
				Deliter 4		Dalatan	
				Debtor 1		Debtor 2	
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	or last cale anuary 1 to	ndar year: December 3	31, 2018 )	■ Wages, commissions, bonuses, tips	\$28,026.00	☐ Wages, commissions bonuses, tips	S,
				☐ Operating a business		☐ Operating a business	3
		ndar year bef December 3		■ Wages, commissions, bonuses, tips	\$33,000.00	☐ Wages, commissions bonuses, tips	5,
				☐ Operating a business		☐ Operating a business	3
	unemployment, and other public be gambling and lottery winnings. If you List each source and the gross income No			ou are filing a joint case and yo	ou have income that you rec	eived together, list it only o	
				Debtor 1		Debtor 2	
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
Pa	rt 3: Lis	st Certain Pay	yments You	Made Before You Filed for	Bankruptcy		
6.	Are eithe ☐ No.	Neither De individual p  During the  No. Yes	btor 1 nor I rimarily for a 90 days before Go to line 7 List below paid that controlled	each creditor to whom you pai reditor. Do not include paymer payments to an attorney for tl	umer debts. Consumer debtald purpose."  d you pay any creditor a total d a total of \$6,825* or more ats for domestic support oblighis bankruptcy case.	al of \$6,825* or more? in one or more payments a gations, such as child supp	and the total amount you ort and alimony. Also, do
	■ Yes	Debtor 1 o	r Debtor 2 o	nt on 4/01/22 and every 3 year or both have primarily consu	ımer debts.	•	ment.
		During the	90 days befo	ore you filed for bankruptcy, di	d you pay any creditor a tota	al of \$600 or more?	
		No.	Go to line 7	7.			
		□ Yes	include pay	each creditor to whom you pai /ments for domestic support o / for this bankruptcy case.			
	Credito	r's Name and	Address	Dates of navme	nt Total amount	Amount you Was th	nis navment for

paid

still owe

7.	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.  No  Yes. List all payments to an insider.						
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for thi	is payment	
8.	Within 1 year before you filed for bankrupt insider? Include payments on debts guaranteed or cos  No		yments or transfer a	any property on a	account of a deb	t that benefited an	
	Yes. List all payments to an insider	Dates of normant	Total amount	Amazint vai	Doggen for thi	io normant	
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for thi		
<b>Pa</b> 9.	tt 4: Identify Legal Actions, Repossession Within 1 year before you filed for bankrupt		ny lawsuit court ac	tion or administ	trative proceedin	m?	
0.	List all such matters, including personal injury modifications, and contract disputes.  No Yes. Fill in the details.						
	Case title Case number	Nature of the case	Court or agency		Status of the case		
	Discover Bank v. Rebecca Starr Fish MJ-15102-CV-0000164-2019	Contract	Chester County Clerk of Courts Office 201 West Market Street Suite 2100 West Chester, PA 19380		☐ Pending ☐ On appeal ☐ Concluded		
10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo  No. Go to line 11.  Yes. Fill in the information below.		erty repossessed, f	oreclosed, garni	shed, attached, s	seized, or levied?	
	Creditor Name and Address	Describe the Property		Date		Value of the	
		Explain what happened				property	
11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amo accounts or refuse to make a payment because you owed a debt?  ■ No □ Yes. Fill in the details.			ounts from your				
	Creditor Name and Address	Describe the action the	e creditor took	Date taker	action was	Amount	
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a  ■ No □ Yes		erty in the possess	ion of an assign	ee for the benefit	of creditors, a	

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 39 of 56

Debtor 1 Rebecca Starr Fish Case number (if known)

Par	t 5: List Certain Gifts and Contributions	s						
	Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?  No							
	Yes. Fill in the details for each gift.  Gifts with a total value of more than \$600 per person	0	Describe the gifts	Dates you gave the gifts	Value			
	Person to Whom You Gave the Gift and Address:							
14.	Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? ■ No							
	Yes. Fill in the details for each gift or co							
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Describe what you contributed	Dates you contributed	Value			
Par	t 6: List Certain Losses							
15.		otcy or	since you filed for bankruptcy, did you lose any	thing because of thef	t, fire, other			
	☐ Yes. Fill in the details.							
	how the loss occurred	Include	the any insurance coverage for the loss the amount that insurance has paid. List g insurance claims on line 33 of Schedule A/B:	Date of your loss	Value of property lost			
Par	t 7: List Certain Payments or Transfers	•	·					
16.	consulted about seeking bankruptcy or p	repari	id you or anyone else acting on your behalf pay ng a bankruptcy petition? rs, or credit counseling agencies for services require		rty to anyone you			
	☐ No  Yes. Fill in the details.							
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Yo	ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment			
	Dunne Law Offices, P.C. 1515 Market Street Suite 1200 Philadelphia, PA 19102 stephen@dunnelawoffices.com Barbara Wilkinson		Attorney Fees	June 26, 2019	\$1,835.00			
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.							
	No							
	☐ Yes. Fill in the details.							
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment			
40	Within Overen hefere you filed for heart-		did way all toods on athemying tooy -f		u than nuar			

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not

Deb	tor 1	Rebecca Starr Fish			Case nur	mber (if known)				
	includ	e gifts and transfers that you have alrea	dy listed on this statemen	ıt.						
	_	No	dy noted on the otatemen							
		es. Fill in the details.								
		on Who Received Transfer	Description and			ribe any property or	Date transfer was			
	Addr	ess	property transfer	red		nents received or debts in exchange	made			
	Pers	on's relationship to you			pana	c.cgc				
	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)									
		No								
		es. Fill in the details.								
	Nam	e of trust	Description and v	value of the pro	perty tran	sferred	Date Transfer was made			
Par	t 8:	List of Certain Financial Accounts, In	struments, Safe Deposi	it Boxes, and St	orage Un	its				
00										
	sold, Inclu	n 1 year before you filed for bankrupto moved, or transferred? de checking, savings, money market,	or other financial accou	ınts; certificates	s of depos					
	houses, pension funds, cooperatives, associations, and other financial institutions.									
	Yes. Fill in the details.									
		e of Financial Institution and ess (Number, Street, City, State and ZIP	Last 4 digits of Type of accour account number instrument		unt or Date account was closed, sold,		Last balance before closing or			
	Code)				moved, or transferred		transfer			
			XXXX-9312			March 2019.	\$-200.00			
		Eagleview Blvd on, PA 19341		☐ Savings						
		, , , , , , , , , , , , , , , , , , ,	☐ Money Mar ☐ Brokerage		ket					
				☐ Other						
	Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?									
	_	No ∕es. Fill in the details.								
		e of Financial Institution	Who else had acc	cess to it?	Describe	the contents	Do you still			
		Cess (Number, Street, City, State and ZIP Code)	Address (Number, S State and ZIP Code)	r, Street, City,		have it?				
22.	Have	you stored property in a storage unit	or place other than you	r home within 1	year befo	ore you filed for bankrupt	cy?			
		No								
		es. Fill in the details.								
	Nam	e of Storage Facility	Who else has or	had access	Describe the contents		Do you still			
	Addr	Cess (Number, Street, City, State and ZIP Code)	to it? Address (Number, S	Street City			have it?			
			State and ZIP Code)	dreet, Oity,						
Par	t 9:	Identify Property You Hold or Control	I for Someone Else							
		ou hold or control any property that so	omeone else owns? Incl	ude any proper	ty you bo	rrowed from, are storing	for, or hold in trust			
	101 50	omeone.								
		No								
		es. Fill in the details.								
		er's Name	Where is the prop (Number, Street, City, S		Describe	the property	Value			
	Addi	'ess (Number, Street, City, State and ZIP Code)	Code)	Jule and AIF						

Document Page 41 of 56

Debtor 1 Rebecca Starr Fish Case number (if known)

Part 10:	<b>Give Details About</b>	<b>Environmental</b>	Information
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For the purpose of Part 10, the following definitions apply:

Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used

	to own, operate, or utilize it, including disposal sites.								
	Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.								
Rep	ort a	II notices, releases, and proceedings t	hat yo	ou know about, regardless of whe	n the	y occurred.			
24.	Has	any governmental unit notified you the	at you	ı may be liable or potentially liable	e und	er or in violation of an environm	ental law?		
		No Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice		
25.	Hav	e you notified any governmental unit o	of any	release of hazardous material?					
		No Yes. Fill in the details.							
		me of site dress (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State an ZIP Code)		Environmental law, if you know it	Date of notice		
26.	Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.								
		No Yes. Fill in the details.							
		se Title se Number		Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nat	ure of the case	Status of the case		
Par	t 11:	Give Details About Your Business of	r Con	nections to Any Business					
27.	With	nin 4 years before you filed for bankrup	otcy, c	did you own a business or have a	ny of	the following connections to an	y business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time								
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)								
	☐ A partner in a partnership								
	☐ An officer, director, or managing executive of a corporation								
	☐ An owner of at least 5% of the voting or equity securities of a corporation								
	■ No. None of the above applies. Go to Part 12.								
		Yes. Check all that apply above and fi	ill in t	he details below for each busines	s.				
	Add	siness Name dress nber, Street, City, State and ZIP Code)		scribe the nature of the business me of accountant or bookkeeper		Employer Identification numbe Do not include Social Security			
	(rambor, Career, Only, State and En Gode)			me or accountant or bookkeeper		Dates business existed			

Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Page 42 of 56 Document Debtor 1 Rebecca Starr Fish Case number (if known) 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Rebecca Starr Fish Signature of Debtor 2 Rebecca Starr Fish Signature of Debtor 1 Date July 19, 2019 Date Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ■ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this inform	nation to identify your o	2250:				
Debtor 1	Rebecca Starr Fis					
Debior 1	First Name	Middle Name		Last Name	-	
Debtor 2 (Spouse if, filing)	First Name	Middle Name		Last Name		
United States Ba	nkruptcy Court for the:	EASTERN DISTR	ICT OF PENN	SYLVANIA		
Case number						☐ Check if this is an
						amended filing
Official Fo	rm 108					
<u>Statemer</u>	nt of Intention	<u>n for Indiv</u>	<u>riduals</u>	Filing Under Cha	pter 7	12/15
If you are on indi	ividual filina under aber	-to: 7 mat fil	II aut thia faw	a if.		
	ividual filing under chap e claims secured by you	-	ii out this form	1 II:		
■ you have leas	ed personal property a	nd the lease has n				
				bankruptcy petition or by the dause. You must also send copies		
on the f	•					,,
		in a joint case, bo	oth are equally	responsible for supplying corr	ect informati	ion. Both debtors must
sign an	d date the form.					
	and accurate as possibl our name and case num		s needed, atta	ch a separate sheet to this form	. On the top	of any additional pages,
		,				
	our Creditors Who Have					
<ol> <li>For any creditor information be</li> </ol>		rt 1 of Schedule D	: Creditors W	ho Have Claims Secured by Pro	perty (Offici	al Form 106D), fill in the
Identify the cre	editor and the property th	at is collateral	What do yo secures a d	u intend to do with the property		id you claim the property s exempt on Schedule C?
			secures a c	eut:	as	exempt on Schedule C:
Creditor's To	OYOTA FINANCIAL S	SEDVICES	П Са и а	unth a music suit.	_	1 Nia
name:	OTOTA FINANCIAL S	ERVICES		er the property. The property and redeem it.		l No
5 (		44=000	☐ Retain th	e property and enter into a		Yes
property	2010 Toyota Coroll miles	a 117000		nation Agreement. e property and [explain]:		
securing debt:			- Rotain tii	o property and [explain].		
	West Chester PA 1	9380				
	our Unexpired Personal					(000 : 15 4000) (111
in the information	n below. Do not list rea	I estate leases. Un	expired lease	G: Executory Contracts and Une as are leases that are still in effe	ct; the lease	
You may assume	e an unexpired personal	property lease if	the trustee do	es not assume it. 11 U.S.C. § 36	5(p)(2).	
Describe your u	nexpired personal prop	erty leases			Will the	e lease be assumed?
Lessor's name:					□ No	
Description of lea	ased				_	
Property:					☐ Yes	3
Lessor's name:					□ No	
Description of lea Property:	ased				☐ Yes	s
						-

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

□ No
☐ Yes
□ No
☐ Yes
ty of my estate that secures a debt and any personal
Debtor 2

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations:

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 19-14581-elf Doc 1 Filed 07/19/19 Entered 07/19/19 16:52:52 Desc Main Document Page 49 of 56

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Eastern District of Pennsylvania

In r	Rebecca Starr Fish	Debtor(s)	Case No. Chapter	7
	DISCLOSURE OF COMPENSATI	ION OF ATTO	RNEY FOR DE	BTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I cer compensation paid to me within one year before the filing of the be rendered on behalf of the debtor(s) in contemplation of or in c	petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to

2. The source of the compensation paid to me was:

☐ Debtor ☐ Other (specify): Barbara Wilkinson

For legal services, I have agreed to accept\_\_\_\_\_

Prior to the filing of this statement I have received

Balance Due

3. The source of compensation to be paid to me is:

- Debtor □ Other (specify):
- 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.
  - ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.
- 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
  - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
  - d. [Other provisions as needed]
    - a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy.
    - b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required.
    - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof.
- 6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

The above-disclosed fee does not include certain legal services which are designated as "other services" in the written representation agreement which has been signed by debtor(s) and me. Other services are to be billed at the hourly rate of \$325.00 per hour. If necessary, the attorney, at the debtor's request and only with the debtor's cooperation, shall provide the following other services for additional fees:

- a. Prepare and file amended bankruptcy schedules.
- b. Prepare, file and serve necessary motions to avoid liens on real or personal property.
- c. Represent the debtor in motions for relief from stay.
- d. Prepare, file and serve necessary motions to buy, sell or refinance real property.
- e. Prepare, file and serve necessary oppositions to motions for dismissal of case.
- f. Prepare, file and serve necessary modifications to the plan post confirmation, which may include suspending, lowering or increasing plan payments.
- g. Object to improper or invalid claims.
- h. Provide such other legal services as are necessary for the administration of the case before the Bankruptcy Court, which include but are not limited to, presenting appropriate legal pleadings and making appropriate court appearances.

1,835.00

1,835.00

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Document Page 50 of 56

In re	Rebecca Starr Fish	Case No.
	Debtor(s)	

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

(Continuation Sheet)  CERTIFICATION						
July 19, 2019	/s/ Stephen M. Dunne					
Date	Stephen M. Dunne 208838					
	Signature of Attorney					
	Dunne Law Offices, P.C.					
	1515 Market Street					
	Suite 1200					
	Philadelphia, PA 19102					
	215-551-7109 Fax: 215-525-9721					
	stephen@dunnelawoffices.com					
	Name of law firm					

### United States Bankruptcy Court Eastern District of Pennsylvania

		Eastern District of Pennsylvania					
In re	Rebecca Starr Fish		Case No.				
		Debtor(s)	Chapter	7			
	X/EDI		<i>(</i>				
VERIFICATION OF CREDITOR MATRIX							
The ab	ove-named Debtor hereby verifies t	hat the attached list of creditors is true and cor	rect to the best	of his/her knowledge.			
Date:	July 19, 2019	/s/ Rebecca Starr Fish					
		Rebecca Starr Fish					

Signature of Debtor

AES/PNC BANK ATTN: BANKRUPTCY PO BOX 2461 HARRISBURG, PA 17105

AES/PNC BANK POB 61047 HARRISBURG, PA 17106

CHASE CARD SERVICES ATTN: BANKRUPTCY PO BOX 15298 WILMINGTON, DE 19850

CHASE CARD SERVICES PO BOX 15298 WILMINGTON, DE 19850

Chester County Hospital 701 East Marshall Street West Chester, PA 19380

Childrens Hosptial of Philadelphia 34th & Civic Center Blvd Philadelphia, PA 19104

CHOP-Hospital Billing LOCK BOX 7802 PO BOX 8500 Philadelphia, PA 19178

DISCOVER FINANCIAL ATTN: BANKRUPTCY DEPARTMENT PO BOX 15316 WILMINGTON, DE 19850

DISCOVER FINANCIAL PO BOX 15316 WILMINGTON, DE 19850

Paypal Credit PO BOX 105658 Atlanta, GA 30348

PayPal Credit PO BOX 5018 Lutherville Timonium, MD 21094

PayPal Credit PO BOX 5138 Lutherville Timonium, MD 21094

PayPal Credit PO BOX 5138 Lutherville Timonium, MD 21094

PayPal Credit PO BOX 71202 Charlotte, NC 28272

PayPal Credit SVCS/GECRB PO BOX 960080 Orlando, FL 32896-0080

PayPayl Credit SVCS/SYNCB PO BOX 960080 Orlando, FL 32896

Scott J. Best C/O Weltman, Weinberg & Reis 170 S. Independence Mall West Suite 874 Philadelphia, PA 19106

SYNCHRONY BANK/OLD NAVY ATTN: BANKRUPTCY DEPT PO BOX 965060 ORLANDO, FL 32896 SYNCHRONY BANK/OLD NAVY PO BOX 965005 ORLANDO, FL 32896

TOYOTA FINANCIAL SERVICES ATTN: BANKRUPTCY DEPT PO BOX 8026 CEDAR RAPIDS, IA 52409

TOYOTA FINANCIAL SERVICES PO BOX 9786 CEDAR RAPIDS, IA 52409

U.S. DEPARTMENT OF EDUCATION ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL, MN 55116

U.S. DEPARTMENT OF EDUCATION ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL, MN 55116

U.S. DEPARTMENT OF EDUCATION ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL, MN 55116

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U.S. DEPARTMENT OF EDUCATION ECMC/BANKRUPTCY PO BOX 16408 SAINT PAUL, MN 55116

U.S. DEPARTMENT OF EDUCATION PO BOX 4222 IOWA CITY, IA 52244

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U.S. DEPARTMENT OF EDUCATION PO BOX 4222 IOWA CITY, IA 52244

USDOE/GLELSI ATTN: BANKRUPTCY PO BOX 7860 MADISON, WI 53707

USDOE/GLELSI 2401 INTERNATIONAL LANE MADISON, WI 53704